

2nd- 320th Field Artillery Fort Campbell, Kentucky



Family Readiness Group Handbook

As of 1 May 2002

TABLE OF CONTENTS

<u>SUBJECT</u>		PAGE
Commander's Letter		2
Family Readiness Group		3
Handling Emergencies		4
Religious Information		6
Financial Information		7
Housing Information		9
Legal assistance		10
Mail		11
Medical Services		11
Deployment and You		12
Coping Strategies		13
Crime Prevention Tips		15
Stress Management Tips		17
Homecoming and Readjustment		20
Family Information Form A	PPENDIX A	22
Family Deployment Checklist	APPENDIX B	25
Emergency Notification	APPENDIX C	29
Red Cross Notification	APPENDIX D	30
Car Maintenance	APPENDIX E	31
Family Budget Worksheet	APPENDIX F	33
Notification of Departure	APPENDIX G	35
Understanding the L.E.S.	APPENDIX H	36
Active Parenting Programs	APPENDIX I	40
Community ABC Diagram	APPENDIX J	41
Community Service Quick Reference Guide	APPENDIX K	42

(Important Phone Numbers)

From The Commander and Command Sergeant Major:

This Family Readiness Group Deployment Handbook is dedicated to you, the 500+ family members of this fine battalion. It represents the collective efforts of our battalion staff and practical tips used by many Army units. We believe you will find this information helpful during field training and deployments, and also as a quick reference to the facilities and services offered at Fort Campbell. The purpose of this handbook is to give you information and resources to help your family flourish, even while your husband is in the field or deployed away from Fort Campbell.

The 101st Airborne Division (Air Assault) is one of the Army's premier rapid deployment divisions. We must be able to respond to our nation's call within thirty-six hours of notification. This is a tough standard but one that your soldiers and husbands are able to meet. They are well trained, superbly led, and resourced with the best equipment the Army has to offer. However, our soldiers are able to do their job only when they know their families are informed and cared for in their absence. Our Family Readiness Groups and Rear Detachment will provide families with support and care. We have taken time to ensure that this handbook equips you with the information you need in the event of your spouse's deployment. Although many of you are new to the military, we are confident in your abilities to work together on the daily issues of life while your husband is deployed. We also take great comfort in knowing that a support structure exists should you need assistance in case of emergencies.

Please take time to review the contents of this book. We encourage you to use it as needed and keep it as a handy reference. We also hope you will find this to be a helpful tool to ease those tensions and apprehensions associated with unavoidable separations. If you have any suggestions or recommendations to make this a better product, please let us know.

Air Assault!!

WILLIAM E. HIGH CSM, USA Command Sergeant Major KEVIN M. BATULE LTC, FA Commanding

YOUR FAMILY READINESS GROUP

The Family Readiness Group (FRG) is an organization of spouses designed to assist and support family members.

The FRG can:

- -be a point of contact.
- -give you information to help you solve problems.
- -provide assistance in easing burdens of separation.
- -provide emotional support.
- -assist family members in obtaining important information.

Every spouse is a member of the Family Readiness Group (FRG) and is encouraged to be an active part of the FRG not only to receive help but also to help others. The FRG is a continuous activity and therefore it extends beyond deployment times.

Each battery has its own FRG contact chain. A copy of your contact chain will be distributed to you. It is important that the information on this chain be kept current. Please keep your copy of the FRG chain readily accessible in case of emergency. The FRG Website can be accessed through the battalion's homepage at http://www.campbell.army.mil/divarty/div2320frg.htm Under the provisions of the Privacy Act, release/publication of your telephone number will be for official purposes only.

FRG Representative/Rear Detachment Commander

Your FRG Leader's Name	Phone Number
The Rear Detachment Commander can be the Staff Duty Desk.	reached during duty hours at 798-5672 or after duty hours through
Phone Numbers: 798-1473/4368	

HANDLING EMERGENCIES

WHAT IF YOUR DEPLOYED SPOUSE HAS AN EMERGENCY?

If your spouse develops a serious problem while deployed (sickness, injury, etc.) you will be contacted by the Rear Detachment Commander, the FRG Representative, and/or the Community Chaplain. If someone else calls you to report an injury to your spouse, call the Rear Detachment Commander immediately to verify it!

WHAT IF YOU HAVE AN EMERGENCY?

If you develop a serious problem while your spouse is deployed contact one of the following immediately:

Rear Detachment Commander (270) 798-1473/4368/5672

On-Call Chaplain (270) 798-6124

Red Cross (270) 798-2171 or 431-6005 after 4:30 pm

An emergency is the death, critical illness or injury of immediate family member(s) such as:

Spouse

Children

Parents

Grandparents/Guardian (if they raised him/her in place of parents)

The medical definition of critically ill or injured means the possibility of death or permanent disability. The commander may approve other situations, not listed above, as "emergency" in nature. Birth of a child does not necessarily constitute a medical emergency, unless the child or mother is in a life-threatening situation.

The Rear Detachment Commander will be in contact with the unit on a regular basis and can pass urgent messages to the unit to be relayed to your spouse. If your spouse's presence is absolutely necessary and it is confirmed by appropriate military professionals (doctor, Red Cross, etc.), we get your spouse home. As soon as the emergency passes, your spouse may return. To assist you in providing pertinent information needed to determine the extent of the emergency, an Emergency Notification Form is at APPENDIX D.

Friends, relatives, chaplains, and family assistance agencies in our community can often assist in rectifying problems before they become emergencies... try them!

WHAT IF YOU HAVE A CAR ACCIDENT?

Even if you drive safely and defensively, accidents happen. If it happens to you, DON'T PANIC. Tend to injuries first. Then, for your own protection, call the Police (if off-post) or the Military Police (if on-post) (798-7112, non-emergency; 798-2677, 798-COPS emergency) regardless of how minor the accident. All insurance companies furnish a "What To Do" form. We recommend keeping this form along with your registration and current proof of insurance in This form and some pertinent information concerning your insurance coverage should be kept in your glove compartment. Know where your insurance papers are and contact your representative as soon as possible. You may also want to check with Legal Assistance.

If you have an accident on post, don't leave the scene. Immediately report the accident to the Military Police. If you leave post and leave the car parked on post make sure you call the Provost Marshall and report it. Always be sure your car is locked. Keep an extra set of keys at home.

AMERICAN RED CROSS

The American Red Cross (ARC) assists with reporting and communicating while your spouse is deployed. ARC will assist with medical reports, birth notices, emergency notification of your spouse during deployment, as well as verification for emergency leave. Counseling and referrals on personal and family problems are also offered. Emergency financial assistance is available for emergency travel expenses as well as for food, rent, current utilities and possible transportation expenses when normal pay has been interrupted or not received through no fault of the soldier. Additionally, ARC has opportunities for persons to perform volunteer service of many types.

Office hours are 0800 to 1630 (8 am to 4:30 pm) Monday through Friday. The number is 798-2171. ARC may be reached after duty hours at 431-6005.

ARMY COMMUNITY SERVICE

Army Community Service (ACS) is designed to assist military members and their families in solving personal, financial, and family problems that are beyond the persons and family's resources. Examples of services provided are as follows:

General information and referral

Emergency food locker/loan closet

Financial counseling

Exceptional Family Member Program (support and activities)

Consumer Information and Advocacy

Foster Care

Family Member Employment Assistance

Army Emergency Relief (AER)

Family Advocacy (Education and Prevention)

Relocation Assistance

Phone numbers:

Consumer Affairs Financial Assistance Planning
Information Referral and Follow up Program
798-9322
Lending Closet
798-0513/9322
Relocation Assistance Program
798-9322

ARMY EMERGENCY RELIEF

Army Emergency Relief (AER) provides loans and grants under emergency conditions. Situations in which AER usually assists are:

Initial rent and deposit or rent to prevent eviction

Emergency travel expenses

Emergency food assistance

Utilities to prevent service cut-off

Essential privately owned vehicle (POV) repairs

Medical/dental/hospital expenses not covered by CHAMPUS/TRI -CARE

Fire or other disaster

Funeral expenses

You will need a general or limited power of attorney (POA) to obtain an AER loan that the sponsor will have to repay by allotment. If you do not have a POA, the sponsor must approve through an ARC message.

Phone number: 798-5518

CHAPLAIN

Your chaplain can be a major source of comfort and reassurance during the pre-deployment phase and after deployment. The following are several reasons you may want to see your chaplain. We encourage you to contact him when you need information or have special concerns.

Spiritual Help: Nothing is more central to your chaplain's work than assisting people in their relationship with God. Your chaplain has skills and knowledge that can be of assistance to your understanding this relationship.

Decisions: The big decisions of life are so important they need to be talked about and prayed about. God never intended for us to make these decisions alone. Your chaplain can possibly point out additional dimensions of the decision that have not been considered. Your chaplain is ready to discuss these decisions in an atmosphere of confidence and friendship.

<u>Pressures and Stress:</u> Your chaplain can help you ease inner pressures and frustrations that your duties and/or separation adjustments may bring. The chaplain can also offer advice and alternatives of which you may not be aware.

<u>Problems:</u> There are times when we need someone to talk about spiritual concerns, family problems, personal problems or just things that are bothering us. Your chaplain is ready to listen to you in a non-judgmental and confidential atmosphere. He is your listening ear when it seems no one else is listening.

<u>Births:</u> When a baby is born, your chaplain would like to call while the mother and child are still at the hospital. The visit could also be a time to begin planning for the new child's baptism, christening or dedication. Your chaplain can help you contact the proper denominational chaplain to meet your needs. Your chaplain will not know about the birth unless you inform him.

<u>Marriage Problems:</u> When marriages fall on hard times people often do not seek help until it is too late. Your chaplain is trained in marriage counseling and can help you to work through your problems or guide you to other sources of professional help. Your chaplain cares about you and will help in any way possible.

Hospitalization: Let your chaplain know if you or a member of your family is to be admitted to the hospital. Your chaplain is dedicated to being your pastor and desires to help you. He would like to bring the comfort of God's love to your hospital room especially prior to surgery.

<u>Death:</u> When death comes to a member of the family, a close friend, someone you love, or a fellow soldier your chaplain can offer you comfort, help you work through your grief and help you grow in your faith. Your chaplain desires to help you through this very difficult trauma in your life.

<u>Drug/Alcohol Abuse:</u> Your chaplain is trained in many areas of counseling, including drug/alcohol related problems and stands ready to assist you in dealing with these problems. He can direct you to other resources as well.

<u>Worship:</u> One of the primary duties of the chaplain is to lead in worship services. We have many worship services available. If you need a chaplain or worship service of a specific denomination, your chaplain can help you make contact. Phone Number for Installation Unit Ministry Team: 798-6124.

FINANCE INFORMATION

The following is a list of frequently asked questions about a service member's pay and allowances while deployed.

1) Will the deployed soldiers receive any additional pay?

Yes, when deployed to a combat zone, soldiers will receive the following additional pay entitlements:

Family separation allowance will be paid to all soldiers with dependents deployed More than 30 days. The rate is \$100.00 per month. (Check)

Separate rations are paid to all deployed soldiers (single or married). Your deployed spouse will continue to receive BAS / separate rations for the duration of the deployment.

2) Can I find out the amount of my deployed spouse's mid-month or end month pay?

Yes, with a Power of Attorney or letter of authorization signed by your spouse you may receive a copy of your spouse's LES (leave and earning statement) that will be at the staff duty or battery area. If you have any questions concerning pay contact the Rear Detachment Commander and he will help you clear up the questions. Additional questions may be answered on the web through the site www.dfas.mil

3) Will the current method of receiving our pay change?

You will continue to receive the paycheck as you currently do, providing your spouse has not changed it. Checks to financial organizations and allotments will continue until changed by the soldier. If you have access to the bank accounts you will be able to obtain checks.

4) If I detect an error on my deployed spouse's LES or believe the LES is incorrect, what action should I take?

Seek the assistance of the Rear Detachment Commander.

5) Can I change my deployed spouse's pay option or start/stop change his allotments with a Power of Attorney?

No, by law only your deployed spouse may change allotments or pay options. Finance soldiers deployed with your spouse can assist in making necessary changes.

6) If my deployed spouse is promoted or re-enlists while deployed, will those changes in pay be reflected on his or her LES?

Yes, both the unit and rear detachment will continue to forward pay related documents to finance. Should you not see a change reflected on the LES bring that to the attention of the Rear Detachment Commander.

7) How will my spouse's annual re-enlistment bonus payment be received while deployed?

Contact the Rear Detachment Commander approximately two weeks prior to the effective date, so they can coordinate with finance.

8) How will I know when we begin receiving additional pay entitlements?

As of APR 02

Check the LES for a listing of the current entitlements and the amounts. We recommend that you do not spend any additional money until you are sure that the additional entitlements are received. If you have a question, contact the Rear Detachment Commander.

9) Can a spouse of a deployed soldier cash a personal check at the finance office?

Yes, if it is a joint checking account and both names Social Security Numbers are imprinted on the check. If both names are not imprinted, then the sponsor must have completed check cashing authorization card at the servicing finance office or you must be in possession of a general power of attorney.

10) Will my spouse's separate rations stop while he is deployed?

No, all soldiers will receive Basic Allowance for Subsistence (BAS) at the current rate.

11) If the spouse of the deployed soldier still has questions concerning pay entitlements, where do they call?

Your first stop regarding pay and allowance type questions should be the Rear Detachment. Use of the Family Readiness Group is also highly encouraged.

HOUSING

Living in Government Quarters:

Family members remaining in government quarters assume the responsibilities of the absent sponsor. This means:

If family members plan to depart the area for extended periods during the sponsor's absence, but wish to keep the quarters, they must inform the housing office. It is the spouse's responsibility to arrange for the care and upkeep of the quarters, (e.g. grass cutting, yard work, and security) during his absence.

A non-dependent family member or guest may stay in the quarters during the sponsor's absence. For details, contact the housing office.

Moving into or out of Government Quarters:

If family members expect to move into or out of government quarters while the sponsor is deployed:

The spouse can sign for quarters and furnishings or terminate quarters in the sponsor's absence. A power of attorney or notary is not required. The spouse's signature on the sponsor's behalf does not change the sponsor's basic responsibility for such property.

Furnish the housing office with the phone number where the spouse/family member can be reached. Stay in touch with the housing office.

Living in private rental housing:

Sponsors who occupy private rental housing and receive Basic Allowance for Quarters (BAQ) at the with-dependent rate will continue to receive that entitlement and allowance.

The spouse is responsible for arranging for rental payments and utility bills before departing. Options such as direct payroll deposit and automatic bill paying are strongly recommended.

Unaccompanied soldiers who occupy private rental housing and receive BAQ at the without-dependent rate will continue to receive those allowances if they have not vacated their apartment.

Housing telephone number: 798-6154/6155/6156/6157. Office hours are 0800-1700 (closed 1200 - 1300) Monday through Friday.

INSPECTOR GENERAL

The Inspector General (IG) is available to assist family members, civilians, soldiers, and the chain of command of the Fort Campbell community to solve problems when other channels addressed in this handbook have not met with success. The chain of command provides your first opportunity to have your problems and complaints resolved quickly and efficiently. When it appears that problems and complaints are not resolvable, ask your chain of command to refer you to the IG for further assistance.

To contact your local IG call: 798-3911

LEGAL ASSISTANCE

You and your spouse are entitled to legal advice and assistance, but not representation in court.

Counseling and assistance with personal legal problems include:

Wills, Powers of Attorney, Taxation and Bills of Sale; Landlord/tenant problems and interpretation of leases; Domestic Relations (adoption, separation, non-support and referral to civilian attorneys for divorce); Consumer Problems (Contracts, product injury and product failure); Citizenship, Immigration, Passports, Name Change, Notarization and Civil Rights; Finances, Debts, Insurance, Personal Property and Autos; Torts (a civil wrong, other than a breach of contract, such as the law requires compensation for damages; typically a willful or negligent injury to a plaintiffs person, property or reputation); and Referral to other agencies or civilian lawyers where appropriate.

Claims Services:

Under this program the following credible claims are investigated, processed, and paid:

- -Damage to household goods during shipment
- -Vandalism, theft, and unusual damage occurring on post
- -Damage caused by government vehicles
- -Damage caused by government employees in the course of their jobs
- -Personal injury or wrongful death claims against other individuals
- -When a soldier intentionally damages or wrongfully takes property resulting in loss to any person.

The soldier should give you a power of attorney if you are to conduct family business including legal, financial, and/or unit related activities. The types of power of attorney are:

- -General Power of Attorney: authorizes you to conduct all family business that would otherwise require your spouse's presence.
- -Special or Limited Power of Attorney: authorizes you to conduct the matter specified in the document that would otherwise require your spouse's presence.
- -Medical Power of Attorney: authorizes a person other than yourself to provide medical care should you not be available. This is excellent for anyone who regularly cares for your children or is designated should you not be able to provide the care.

Phone number for Legal Assistance: 798-6896.

MAIL

Your soldier's mailing address while deployed will vary, but will usually be in the following format:

Your Soldier's Name and Rank
(His) Btry, 2-320th Field Artillery Battalion
Task Force _____
Postal Code/ Zip Code
Additional Info Provided at Pre – Deployment Briefing

It is important to send letters to your spouse while they are deployed. It will keep their spirits up. It also allows you to keep them informed about the things going on at home, so they aren't swamped with information the moment they get home. This will ease the homecoming process. If you want to ensure that your spouse receives your letters and packages then bring them to the rear detachment personnel and they will take care of getting the mail to your spouse. You will still be required to place appropriate postage on the mail.

MEDICAL SERVICES

Blanchfield Army Community Hospital (BACH) provides local medical care to the military personnel of Fort Campbell and their dependents. Emergency and day-to-day care is available. The Blue Clinic within the hospital provides routine care. Appointments are required. To make an appointment, call either 431-HOSP (off-post) or 798-HOSP (on-post) from a touch tone phone. If a touch-tone phone is not available appointments may be made in person. In order to make an appointment you will need:

- -sponsor's SSN -sponsor's unit (__ Battery, 2-320th Field Artillery Battalion) -sponsor's work number (798-1473) and -family member's date of birth
- Same day appointments are made daily for acute-minor illnesses such as strep throat, bronchitis or infections. If you must cancel an appointment, call 798-VOID, 24 hours a day, to leave a message so that that appointment may be given to someone else. Specialty clinics are also available, but you must have a referral through the Blue Clinic.

Telephone Numbers:

Ambulance (on-post) 798-6111

Ambulance (off-post) 911

Appointments (on-post) 798-HOSP(4677)

Appointments (off-post) 431-HOSP(4677)

Cancel Appointment 798-VOID(8643)

DEPLOYMENT AND YOU

Deployment isn't the happiest of occasions. Separations for practically any length of time are hard on every family member. Deployment is easier on families if they prepare for it and know the tricks of getting along during separation. The items that follow are suggestions for easing the friction sometimes associated with deployments.

Start Out Right

EMERGENCY: When confronted with an emergency, we tend to forget many important things. It is important to have telephone numbers of friends or your FRG representative for your children to call in case of an emergency, as well as the numbers for the local police and fire departments and hospital, etc.

HOUSE RULES: Sit down as a family and discuss house rules before deployment. The children are more likely to remember the rules as "family" or "house" rules rather than "Mom's" or "Dad's" rules. Maintain the same rules for children; they need the stability of a routine.

DISCIPLINE: Deployment of a parent can be difficult for children. Often they are too young to understand why he has gone; they feel deserted. Parents left behind should maintain continuity of discipline as an important step to keep consistency. If a parent relaxes discipline while the spouse is gone, the children will soon learn to resent his return. "Easing up" on family rules in an attempt to relieve the stress of the deployment will actually often cause more stress in the household.

TALK ABOUT FEELINGS: Before leaving, parents should sit down with the family and discuss what is happening. Talk about what will happen when they're gone and what will be different when they return. It is okay to admit you don't want the parent to go.

"I WANT MY DADDY!!" One parent gave her child a picture of Daddy in plastic so she could carry it with her everywhere; the child then felt her dad was with her all the time.

FOR TEENAGERS: Include teenagers in preparations for pre-deployment, deployment, and post-deployment. One parent made his teens feel needed and secure by discussing with them areas in which they could help while mom was away: shopping, preparing the grocery list, etc. Agree upon chores.

Ways To Keep In Touch

WRITE: Contrary to popular belief, in the case of family separation, "*No news* can be *bad news*." Write regularly and use the correct mailing address. Keep in mind that your spouse is a long way from home; mail may be slow. To reduce your worries when you haven't heard from your spouse, contact the FRG to catch up on the news.

LETTERS: Each child should write individual letters to the deployed parent, and the parents need to answer those letters. Send schedules of ball games and special events so Dad can ask how the game or class event went. Mail is an important communication device; use it often and make it cheerful and newsy.

CASSETTES and VIDEOS: Record cassettes or videos. Record bath times, dinner times, etc., and have the children talk to their parent. Have Dad tape record some of the children's favorite stories before deployment. Later on they can listen or read along with him/her.

GIFTS: Buy or plan presents in advance for special days. Make arrangements with a close friend to deliver gifts on those special days. Sometimes it would be wise to buy a special gift to give your children just prior to departure; a "special" treasure from Daddy.

PICTURES: Make a picture book of the parent doing everyday things with the children; like giving a bath, reading, talking a walk, playing ball, etc. Show the parent in uniform and where he works (if possible). If you don't own a camera, borrow a friend's or contact the craft shop for assistance.

MAPS: Acquire a map; your children can follow Dad / Mom around the world. You can also obtain brochures from a travel agency.

SPECIAL TIMES: Meals and bed times are important times for small children while parents are away. It may be a good time to talk about what they are going to say to Dad / Mom on the next tape or in their next letter.

Coping Strategies

EMOTIONS: We all get down in the dumps sometimes, but what do you do about it? One parent said after the children were in bed, she listened to music she and her spouse liked. Soon the tears came and she felt much better. She was able to release the pent up emotions. There are times to cry with your children and times to cry by yourself.

Being aware of and in touch with your feelings can give you an inside track as to how your children feel. If it has been two weeks since the last letter and you're feeling a bit blue or irritable, your children may be crawling the walls or withdrawing for the same reason. Talk about how you feel. It won't change the fact that there is no mail, but it may give you the extra patience you need. Everyone will feel better knowing that it's okay to feel lonely, isolated, sad, or frustrated.

DON'T OVERLOAD YOUR CHILDREN: It is imperative that you do not heap too much responsibility on your children; e.g. "It is now your job to take care of Daddy." Let your child be a child and YOU take care of Daddy. You can give them special tasks to do, but do not saddle a child with an adult job.

Four Stages Of Separation

Almost everyone who faces separation encounters four basic stages. By becoming aware of these stages, we will be able to cope better. The departure-return cycle includes:

DENIAL against your spouse's leaving usually comes a week or two before they are due to leave. Spouses talk of feeling tense, selfish, unbelieving that he will actually leave, and guilty about not wanting their spouse to go. There is also frustration with the increased hours your spouse spends getting ready to deploy, your awareness of how many household chores and family business must be handled before they go, and a bona fide physical, as well as mental exhaustion for both spouses.

DESPAIR is the tearful period that may come even before your spouse departs. Thoughts like, "How will I ever live through this without him or her?" are common. There is also difficulty in sleeping due to general fear for one's safety; even the usual noises in the house seem threatening. Remember your children will be feeling the same way.

DETACHMENT is the level on which you live for most of the separation. It is a state of relative calm and confidence in handling day-to-day living. If a major crisis occurs, however, you may tend to revert to the state of despair.

RETURN ADJUSTMENT is accompanied by awareness of the noises in the house. Many spouses experience an incredible emotional and physical frenzy, getting every inch of the house and themselves ready for his arrival. Your spouse arrives exhausted from the final days away, eager to come home. Finally, he spends lots of time sleeping. Also be prepared for your spouse to spend a few days of "getting the equipment squared away" after he returns.

Preparing Your Children

The time you spend preparing your children for the upcoming separation will repay itself time and time again in the future. Your children need to learn how to cope with the absence of Mom or Dad. They know that something is happening in the family and they need your help.

HERE ARE SOME HINTS:

- 1. Spend time explaining at the child's level why you are going away, where you are going, with whom you are going, and how long you will be gone.
- 2. Sit down with the whole family and talk about *your* feelings. Let each member express how *they* feel about the separation. Talk about what will happen when Mom or Dad is gone.
- 3. Let the older children relate their feelings about previous deployments with the younger children, how long it seemed, what they did, and how they felt while Dad or Mom was away and when they returned.
- 4. Before you deploy, you need to spend time with each child individually. Play a game with them, go for a walk or out to ice cream. Do something with each child that will make them feel special and loved by you.
- 5. Read stories and talk to them on a tape player that they can replay later.
- 6. Give a picture of you to each child that they can have for themselves.
- 7. Use a monthly calendar to mark off each day that you are deployed so the children can see how many days it is before you come home. Make a chain of paper with a link for every day that you will be away and have them tear off a link each day until you return.
- 8. Make sure that your children understand how they will be cared for while you are away. Young children like routines and may feel a great deal of stress with a transition. If they will be staying at a baby sitter allow them to adjust to this person before you leave. Let the sitter know their favorite games, books and activities.

THE LIST OF WHAT YOU CAN DO TO PREPARE YOUR CHILDREN IS ENDLESS. IT WILL BE LIMITED ONLY BY YOUR IMAGINATION. THE KEY IS TAKING THE TIME TO BE WITH THEM AND GIVING THEM A PART OF YOU.

Crime Prevention Tips

Crime and fear of crime are big concerns that influence how you live. The most important resources we have in reducing these problems are neighbors working together to prevent crime. This makes it harder for crime to happen and reduces the chance for criminals to victimize you and your family members.

Crime is a local problem and can best be deterred through local organized groups of neighbors and residents within housing areas. Many communities have active Neighborhood Watch type mutual protection programs where neighbors look out for each one another's safety and property. Check with your military or local police to see if your community has such a program. If so, join up.

If not, start one. Get together with neighbors on your block, in surrounding streets or in your building. Start by sharing crime prevention information. Exchange work and home telephone numbers with your closest neighbors. Keep them posted on your daily and vacation schedules. Let them know about scheduled repairs or deliveries. If they spot suspicious people or vehicles around your residence or unusual activity at your home while you are gone, they will know something is wrong and can call the police.

If your spouse is deployed, don't advertise it. This alerts everyone that your spouse will be away for an extended period of time.

<u>Always</u> lock your doors, even if you are only going out for just a few minutes. In addition to the front and rear doors, keep your garage, cellar, patio, storage areas, and maids' rooms locked. Periodically check them. Are the doors to your stairwell secured? If so, are they really kept locked?

Ask a neighbor to collect any mail, flyers, and newspapers so they won't pile up outside your door or in your mailbox. Stop deliveries until you return.

Be cautious of door-to-door sales people and other solicitors. If possible, conduct the conversation at the door. Be cautious of whom you invite into your home. If you do invite a solicitor in, *do not* leave them alone in a room. Report suspicious persons or activities immediately to military or local police authorities.

Keep telephone numbers of the military police, local police, and ambulance near your telephone. Familiarize yourself with the unit and community emergency reporting procedures, such as: calling for police assistance, obtaining emergency medical help (especially what times to call the proper medical help), etc.

Tell your children to never admit being home alone on the telephone or to someone at the door. Teach them to say, "Mom or Dad can't come to the phone and will call back."

Teach children how to contact the police or a neighbor; make sure they know their home address and telephone number.

Screen repair persons and solicitors to ensure their visit is legitimate. If possible, install a peephole in your door. If it is unattainable, use a window.

Remember, disguises and uniforms are easily obtained. Before you let workers into your home, make sure there is a real problem and check their credentials. Call the firm/organization they claim to represent to verify their identity.

If you suspect or detect someone observing your home/activities or that of your neighbors, report it immediately to the police.

Financial Planning

CHECK TO BANK: Open a joint account if you do not already have one. Then go to your PAC and fill out paperwork that will send your paycheck directly to the bank. This is the easiest, fastest, and safest way to get your money. It is strongly recommended that all married soldiers have a joint checking account with their spouse.

CREDIT CARDS: Keep plastic money to a minimum. It gives you a false sense of wealth where there really isn't any money.

ALLOTMENTS: This guarantees that a certain amount of money will always be deposited in your account. If you have to take casual pay for any reason, such as emergency leave, your allotment will still be secure. This eliminates a surprise shortfall in money to your family.

INSURANCE: Review current life insurance coverage, other than SGLI (Servicemen's Group Life Insurance), to ensure that policies do not contain a war clause. It also ensures that beneficiaries for all policies are correct and that premiums are covered during the spouse's absence.

BUDGET/FINANCIAL COUNSELING: See Appendix F and/or contact the Army Community Service (ACS) in your community for assistance in working out a budget.

FOR MORE BUDGET/FINANCIAL INFORMATION CALL YOUR LOCAL ACS

SEE APPENDIX F FOR A FAMILY BUDGET WORK SHEET

Coping With Stress

Military families ought to be proud of their collective service to their country. The military can often provide many rich and new experiences to family life. Despite these benefits, some stress may result from:

Lengthy deployments
Frequent relocation
Career changes at retirement
Single parenting during your soldier's absence
Separation from family and friends
Family finances
Constant adjustment to varying duty schedules

Children may try to take advantage of possible new freedoms. A stable home life is important for their psychological adjustment. Consistent rules, a consistent household schedule and special time set aside for families are important to minimizing the stress of a parent's absence.

Stress Management Tips

Get up earlier to allow yourself more time before starting the day's work.

Prioritize what is really critical and pace yourself accordingly.

Before you begin your work day, pause to notice what kind of day it is.

Be realistic and kind to yourself when making your "to do" list.

Take lunch or breaks away from your work area, avoid eating quickly, and do not talk about work.

Spend your *leisure time* with enthusiastic, upbeat friends. Since many of your friends will be in the same position as you, you should be enthusiastic and upbeat with them.

During the day, *rest* quietly for five minutes or take a brief walk.

Say "no" when you need to.

Ask for help when you need it, whether it's time away from the children, a counseling session, or a real vacation.

Focus on immediate or short-term goals that are attainable.

Collect appreciation that is due. Hear praise and "thank you."

Take care of yourself when you are "Down and out, play your favorite song, see a movie, give up on the housework for the evening, etc.

Analyze your moods, energy, and time. Are you down at certain times of the day, week, or month? Plan and prepare.

Use relaxation, meditation, music, religion, nature, or whatever to re-energize yourself.

Pay attention to your diet, sleep, exercise, and general health.

Volunteer! Helping others is a good medicine for the soul and spirit to fill your empty days. Call the Red Cross or ACS for volunteer opportunities.

Set a goal. Start that project you have been putting off. Begin a self-improvement program. Go back to school. Do something for yourself.

Initiate. Don't wait for the phone to ring. Plan an outing or a special dinner, then call several friends to join you.

Travel New scenery and change of pace, if only for a day or two does wonders for the spirit. Plan on taking a friend and making a day of it.

Go to work. A full or part time job can provide extra income as well as opportunities for interaction.

Join a support group. Whether it be through the FSG, your church/chapel, or work, the support of friends makes the going easier.

Take up a new *hobby* or return to one you gave up.

Don't feel guilty about going out with friends and leaving your children with a sitter. That is the cheapest form of sanity check available.

Keep a journal of your thoughts and activities while your spouse is away to help "catch up" when the unit returns (*include pictures*).

Problem Solving Tips

- 1. **Identify and define the problem or conflict.** What is really the problem? What exactly is wrong? Identify the problem without assigning blame or attacking persons. Be aware of feelings and needs of all those involved.
- 2. **Brainstorm for possible solutions.** Express and record all ideas as fast as you think of them. No judgment or discussion is allowed during brainstorming. BE CREATIVE!
- 3. **Evaluate the alternatives.** Look at the consequences of each possible solution. Work together to find a solution acceptable to all. Give and take is necessary for a win-win solution.
- 4. **Choose the best solution.** Mutual agreement / consensus and commitment are necessary.
- 5. **Implement the solution.** Decide when and how to evaluate: changes needed, delegation of tasks, time frames for completion, etc.
- 6. **Assess the results with a follow-up evaluation.** Is the situation better or worse? If it is better, do you want to continue? If it is worse, look for another solution from the brainstorming session and implement it. Be persistent until the problem is resolved.

I Didn't Get Married To Live Alone

How many times since learning of your spouse's deployment, have you thought those very words? There are many ways of dealing with a military separation. One of the worst is to dwell on what can not be changed.

There are some things to keep in mind to deal with separation effectively. You may experience a wide range of emotions: feelings like fear, loneliness, anger, and even grief. These feelings may appear one at a time or in a jumble of emotions. The feelings may not surface at all, or they may sneak up on you unexpectedly. If they do appear, remember, these feelings are normal and it is okay. Even when *supermom* down the street is always in control, chances are they are going through the same thing just reacting and handling the situation differently.

You must accept the separation. Your spouse is being deployed and nothing is going to change that fact. The sooner you learn to accept the situation, the sooner you can prepare for his leaving. Figure out in advance what to do with your time. Do you have any interest in learning a new craft? Take the time to finish that quilt, refinish the table, learn to weld - anything you want to do. Get involved by doing volunteer work (Army Community Service, American Red Cross, Youth Activities, etc.). Not only will this get you out of the house, but it will also put you in contact with other adults and the needs of your community. For some volunteer positions, childcare costs are reimbursed to you. When you've been in the house alone with kids for several days, stress and tensions magnify and problems arise. You need to have contact with adults.

While it is important to take time out for yourself, this is a great opportunity to spend time with your children. Try to keep the day-to-day activities "routine," but plan special outings. Go on picnics, go to the beach, a movie, or plan special outings for "when Dad comes home."

Keeping lines of communication open is essential. You might be fortunate enough to have phone calls. If this is not possible, then try keeping a "journal." At the end of the day write down the highlights, any problems that may have occurred and solutions to the problems. Try not to make this a grief sheet but a daily account. Then send it off once a week. Also try sending tapes and pictures, especially if the children are small.

Over long deployments, infants become toddlers, personalities develop and Daddy often feels left out of the growing up. Pictures and tapes can't take the place of actually being there, but they are the second best solution.

Celebrate Special Days

Often a birthday, anniversary, or another holiday will come during a deployment. One way to make it easier is to plan the celebration for a day before your spouse deploys or after your spouse's return. Remember, it is not the day itself that is all-important, but the meaning and the sentiment the day represents.

The memory and love that surrounds the day can and should be celebrated any day of the year.

Doing these things will not replace your spouse, but it will help pass the time. Not only will the days go by more quickly, but you will have less time to feel your spouse's absence.

HOMECOMING Things The Returning Service Member Should Remember

Reenter slowly. Don't disturb a family set-up that has been working without you.

<u>Expect changes in both your spouse and children.</u> (You have changed some too!) Adapt accordingly, remembering that most of the changes mean growth and maturity. If some of the changes are negative, be patient; you and your family will have plenty of time to bring things back around to a position of comfort.

Spend maximum time with the family. If possible, postpone reunions with relatives and friends until near-normal routines have been established at home.

Don't try to alter the financial affairs. Chances are your spouse has been handling them fine.

Take it easy on the kids; especially where discipline is concerned. Don't barge in as the "heavy."

Sex may be awkward between you and your spouse at first. Talk it over.

Things The Spouse Should Remember

Expect changes. Both of you have experienced a great deal since you last saw each other.

<u>Leave some room for spontaneity</u>. Remember the service member has been subjected to daily regimentation and routine and may rebel against schedules and pre-planned events.

<u>Drive for a while.</u> It may have been some time since he has driven.

Avoid a return celebration spending spree if you can t afford it. Both you and your spouse may want to celebrate their return with a spending spree. If you can't afford it, hold tight to the purse strings. The urge to spend will pass.

Readjust Together

All family members must realize that people change. We notice these changes more after long absences.

Expect some anger and insecurity along with love and happiness. These feelings need to be expressed. Expect your spouse to be different. If he is not, fine. If they have changed, you're prepared. This goes for *both* of you.

Expect your spouse to be a little hurt that you have managed so well without him/her. They will need reassurance that you still need them.

Expect each spouse to want to be babied by the other.

Expect that it will take about six weeks to adjust to each other again. If you're not getting along well by the end of six weeks, counseling might help.

Expect your spouse to have trouble sleeping for a while. They are accustomed to a different life-style (and possibly time zone); it may take them a week or two to adjust.

Expect the service member to be surprised or hurt that you've coped so well alone. You can reassure him or her that he or she is loved and needed without giving up your own independence

Don't grill your spouse about personal problems if they arise. Give him or her time to readjust. Swallow your curiosity. This goes for *both* of you.

Fighting Fair

- 1. Accept the fact that conflict will always exist. Tension and stress are the basis of most marital conflict, and the military generates a particular kind of stress.
 - a. Frequent moves
 - b. Temporary Duties (TDYs) and deployments
- 2. Learn to focus on one issue at a time during a discussion, and think before you speak. Keeping a cool head goes a long way toward resolving problems.
- 3. During a confrontation, allow your spouse equal time to speak his mind. An argument is essentially a debate and a debate cannot be successful unless both sides get a chance to air their views. There should be no winners and no losers.
- 4. When your spouse is talking, *listen* to what they have to say.
- 5. Use a team approach to problem solving. Traditionally, the military has set an example of being authoritative in terms of management. In family matters, collaborative management is more effective. Remember, two people working as a team can get a lot more done than two adversaries can.
- 6. Don't run away from a confrontation either physically or by using alcohol or drugs. Remember, for help with very difficult problems don't hesitate to contact the Army mental health counselors or chaplains.
- 7. Eliminate verbal weapons such as "I don't love you" or "You don't love me." Such tactics amount to emotional blackmail and can only foster resentment and anger. The military demands 24-hour availability, which makes it easy for dependents to feel as if the service member is more attached to the military than to his family.
- 8. Avoid saying, "I told you so." Help your partner to save face if you should "win." Remember that a problem solved is a win for both sides.
- 9. Don't try to settle a big issue in one setting. Try to resolve the conflict one step at a time.
- 10. Never argue in bed! Use a neutral room, and affirm your love in bed.
- 11. When angry avoid comparing your spouse with someone else or bringing up past situations. Stick to the issues at hand and remember that you are dealing only with the person in front of you.
- 12. Do not hit below the belt. "Belt line" remarks often concern something in your spouse's appearance that they are sensitive about.
- 13. Learn to deal with jealousy. A conflict common in military marriages is caused by the recognition awarded to the military member for his dedication, while the spouse goes unrecognized for her/his efforts and support.
- 14. Learn to be autonomous. Both you and your spouse will have to learn to do things by yourselves on occasion.
- 15. Realize that marriages and relationships don't always work out to be peaches and cream. <u>You must make the choice to stay together</u>, marriage takes work from both of you.

The key to success by using these fair fighting techniques is the ability to put the interests of the couple above one's own concerns. The next time an argument arises try these techniques. After all, you're in this together.

APPENDIX A

Family Information Form

ATTENTION! Please take a few minutes to fill in the following information so your Family Readiness Group can assist you better. Please mail or give to your FRG leader.

Your Name:		Home Phone	: (_
Spouse's SSN:	Wor	k Phone: (_)	
Spouse's Name & Rank:		Battery /	Section:	
•				
Name & Phone # of Local F	riend/Neighb	oor:		
Na	ime:			
Ph	one:			
Who would you notify in ca	se of emerge	ency?		
Name:		Pho	ne:	
Address:		Relati	ionship:	
City:	State:	Zip:	Country:	
SPECIAL FAMILY SITUA	TIONS: (Ma	rk an "X" in the	appropriate space)	
I do not speak Englis	h, I speak:			
I do not have a driver	's license; _	I do not ha	ave a car	

I am pregnant. My baby is due	on:
I have a medical problem:	
Exceptional Family Member	
Other: Please explain:	
CHILDREN:	
Name:	Age:
Do you wish to participate in the Fami	lly Readiness Group? YES / NO
meeting? If so, what? Would you be willing to assist your Fa	amily Readiness Group by doing any of the following?
Emergency Baby Sitting	Planning Activities
Telephoning	The Battalion Newsletter
Refreshment (at meetings)	Care packages to soldiers
Other:	
What would you like to see your Fam	ily Readiness Group accomplish?
Do you have any special skills or tale people?	nts that you would be willing to share with other

Do you have any special interests or concerns that the Family Readiness Group should address?		
Other comments or suggestions:		
PRIVACY ACT STATEMENT: Authority U	U.S.C. 522a, & para 3-5, AR 340-21; para 2-8a, AR 210-7. Principal	
purpose is to gather data on family member	rs of assigned soldier. Primary use of this information is to information to family members concerning unit events and in	
I understand that my phone number will be spouses in the company.	e published on the unit chain of concern that is available to all	
Your Signature:	Date:	

APPENDIX B

Family Deployment Checklist

Although extended deployments are never easy on the family, the hardships need not be increased by failure to plan ahead. A carefully prepared and executed pre-deployment checklist can save you and your family from giant headaches in the future.

It is very important for you, as a military family, to have certain documents in your possession. Military spouses are often required to take over the family during the sponsor's absence; therefore, it is important that both of you sit down together to gather information and documents named in this checklist. You are encouraged to keep originals or copies of all listed documents in a special container (a fireproof box is ideal) in a safe location you can find immediately and is known to all family members.

Marriage Certificate
Birth Certificates of all Family Members:
Wife
Husband
Children
Divorce Papers
Death Certificates
Shot Records of all Family Members (including pets)
Citizenship / Naturalization Papers
Adoption Papers
Passports, Visas
Insurance Policies (Note: Company, Policy #, and amount of payment)
Real Estates Documents (leases, mortgages, deeds, or promissory notes)
Copies of Installment Contracts and Loan Papers
Current List of immediate Next of Kin, Personal Lawyer, Trusted Friend (Include Phone # and Address)
Car Title (registration should be in car)
Last LES (Leave & Earning Statement)
Discharge Papers (DD Form 214)
Allotments (Updated with correct amount, name, address, account number)

Social Security Number for Each Family Member	
The Following Should Be Completed Prior To Deployment:	
Next of kin informed of rights, benefits and assistance available	
Family budget and business arranged	
Emergency Data Card updated in SRP Packet	
Joint checking/savings account arranged (list all account numbers)	
Parents informed of how to make contact in case of emergency	
Armed Forces ID Cards (Renew ID if card expires within next three months)	
Emergency Services Explained and Located	
Red Cross/Army Emergency Relief (AER)	
Medical Facilities/CHAMPUS	
Army Community Services (ACS)	
Legal Assistance Office	
Security check on house	
Problems with cars, household, and appliances identified and resolved	
Powers of Attorney:	
General - Allows holder to act on all matters in sponsor's behalf	
Special - Allows holder to act in sponsor's behalf in special transactions	
Medical - Authorizes holder to obtain medical care for family members under 18 years of age	
Wills for both spouses	
Orders (at least 10 copies of PCS orders sending sponsor to Fort Campbell and on deployment))
Copy of Emergency Data Card	
List of all credit cards and account numbers	
List of all stocks and bonds	
AAFES Deferred Payment Plan (DPP), (in order to use the spouse must be listed as an authoriz user or hold the sponsor's General Power of Attorney)	ed
Federal and State Income Tax Returns (last 3-5 years)	

Home Fire Prevention Checklist

KITCHEN:

Are curtains, dishtowels or paper items kept away from the stove?	YES	NO
Is stove's exhaust hood and ductwork clean of grease?		ES NO
Do you have a working fire extinguisher close at hand?	YES	NO
LIVING ROOM, DINING ROOM, BEDROOM		
Is fireplace spark screen always closed?	YES	NO
Is electrical wiring, circuits, outlets adequate to handle load?	YES	NO
Is there sufficient space for air circulation around TV & stereo?	YES	NO
Are ashtrays available in homes occupied by smokers?	YES	NO
Are matches and lighters out of reach of children?	YI	ES NO
ATTIC, CLOSETS, STORAGE ROOM:		
Do you keep oily cleaning rags in tight metal containers?	YES	NO
Are you using only nonflammable cleaning fluids?	YES	NO
Do you avoid accumulations of paper and combustible materials?	YES	NO
BASEMENT, WORKSHOP:		
Are combustible materials kept away from heat sources?	YES	NO
Are paint thinners, paints, and solvents kept in their original containers for identification purposes?	YES	NO
Are the furnace, heaters, vents, and chimneys inspected and served regularly?	YES	NO
Are fuses of the proper size for the circuits they protect?	YES	NO
Are the dryer lint trap and vent kept clean?	YI	ES NO
GARAGE, GROUNDS:		
Is gasoline for the mower stored in a safety can?	YES	NO
Have you removed accumulations of trash and paper?	YI	ES NO
Are oil-soaked rags kept in tight metal containers?	YI	ES NO

YES NO

Do you use commercial starter fuels (not gasoline) for barbecue fires; and are barbecue mitts ember-proof? YES NO Are there dry leaves under porches or wooden stairs, in window sills, or anywhere else close to the house? YES NO SELF CHECK: Do you inspect electrical cords frequently and keep them in good condition? YES NO Do you use extension cords only for temporary convenience, never as permanent wiring? YES NO Do you enforce a "No smoking in bed" rule? YES NO Do you and your family avoid using hair spray near open flames or while smoking? YES NO Does everyone in the family know how to call the fire department or dial the operator? YES NO Does each telephone have the fire, police, and ambulance number YES close to it? NO Does your family have a fire escape plan and has your family drilled with it? YES NO Do you make sure your children are not left unattended and

Now it is time to add up your answers. How many of the 35 questions did you answer "No" to? If only one or two, your home is fairly fire safe. But remember, just one can be a tragedy! If you had 5 or 6 "No"s, then you are risking the safety of your family. If you have more than 6, you are asking for trouble.

Take action NOW!!!

instruct baby-sitters about emergency procedures?

Smoke Detectors

Buy a battery-operated smoke detector. It is one of the best and most inexpensive forms of life insurance. It will not prevent a fire from starting, but it may save your life! Be sure to check the smoke detector on a regular basis.

Home Tool Kit

Flashlight and extra batteries

Assorted nails, screw, and tacks

Masking and Duct Tape

Extra keys for house/car

Wrench

Hammer

Screwdrivers (straight & Phillips)

Scissors and/or knife

Pliers

Extra light bulbs

APPENDIX C

Emergency Notification Information

If you have an emergency, take a moment to write down the vital information you will need to make sure full and correct information is sent to the right people.

Soldier's Correct Full Name:
Soldier's Rank and Pay Grade:
Soldier's SSN:
Soldier's Unit:
Unit Address:
Name of Exercise Soldier is on:
Full Name of Ill, Injured or Deceased Person:
Relationship of Above to Soldier:
What Hospital or Funeral Home is Person In:
Who is the Doctor Treating the Person:
Family Member Who Can Provide Additional Information:
Telephone Number:
Family / Doctor Wants Soldier To:Be Notified Only orCome Home
(Remember, if the soldier or family member is needed on emergency leave the Red Cross message must specifically state it.)
Leave Address Soldier Should Go To Is:
The Soldier will NEED About Days To Resolve The Problem.

APPENDIX D

Red Cross Notification

If your family has an emergency, they must have accurate information about how to contact you. This letter should be filled out by you, or your spouse, and sent home before the scheduled deployment. A few moments spent here will help eliminate hours of frustration. This letter may sound formal, but the information is needed for any Red Cross Notification and Emergency Leave.

Dear Family:

In the event of your need to contact me quickly or need my presence at home, you must contact the American Red Cross in your community before I can receive permission to come home. A message from the American Red Cross is required before I can get the documents for transportation on military aircraft and/or commercial aircraft and for leave authorization.

The following is information that you should provide the local American Red Cross in contacting me:

, , , , , , , , , , , , , , , , , , ,	8
My Social Security Number:	
My Full Name:	
My Rank is:	
My Mailing Address is:	
My Duty Station is:	
My Duty Telephone Number is:	
My Residence Address is:	
My Home Telephone Number is:	

In addition, they will request some detailed information as to the nature of the emergency. As a minimum, you will need to know the name and address of the doctor/hospital, plus a statement as to why I am needed. If I am needed home, it is very important that this be stated in the message.

I realize in case of death or critical illness in the family that you would want to call me directly, but you must also contact the Red Cross to authorize and expedite travel arrangements. The Red Cross may be contacted 24 hours a day and there is no charge for this service.

Please place this document in the telephone book so that it can easily be found in case you need to contact me. This procedure can be used regardless if I am deployed or at my home station.

You might wish to take some time to write down the local American Red Cross chapter in your community so that in an emergency you will not have to look it up.

Local American Red Cross Address:

Local American Red Cross Telephone Number:

APPENDIX E

FAMILY DRIVER'S LICENSE INFORMATION:

Car Maintenance

The family car is an important part of family life. The sudden and unexpected loss of the use of your car can be a real burden and, in some cases, could be tragic. During deployment, not knowing how to cope with car problems is just one more aggravation your spouse must endure.

Please take time to fill in and go over the following information checklist. Discuss what problems may happen to the car and become familiar with the periodic checks that are a part of routine operation.

AUTO DATA A	ND SERVICE INFORMAT	<u>ION:</u>	
Make:	Model: Yea	r: Vehicle	ID#:
Warranty: YES	/ NO Location:		
Car Title: YES	/ NO Location:		
Car Registration	n: YES / NO Expiration Da	ate:	
License Plate: _	State:	Expiration Da	ate:
Inspection Stick	er Expiration Date:		
Auto Insurance	: YES/NO Company:	Policy	y #:
Spare Keys: Y	ES/NO Location:		
Gasoline Type:			
Battery Type: _	Make/Br	rand:	Warranty: YES / NO
Tire Brand:	Size:	Pressure:	Warranty: YES / NO
Oil Brand:	Weight:	Place of I	Purchase:
Spark Plug Bra	nd:	Type/Size:	

MAINTENANCE SCHEDULE:

SPECIAL INSTRUCTIONS:

APPENDIX F

Family Budget Worksheet

1.	1. ENTITLEMENTS:			
	Base Pay		BAQ	
	BAS		Clothing Allow	
	Spouse Income_	(Other Income	
	Other Income	(Other Income	
2.	COLLECTIONS:			
	Federal Tax	FICA	A	
	Medicare	S	GGLI	
	Debt to Govt		Other	
	Other		Other	
	Other		Other	
	Other		Total Collections:	
3.	NET INCOME:			
	Gross Income (1)	-		
	Subtract Total C	ollections (2)		
	Subtract Other I	Deductions -		
	NET INCOME	+		
4.	MOTHLY LIVING	G EXPENSES		
	A. Housing	Rent / Mortgag	e (include all fees)	
		Utilities (Electri	ic/Gas/Water/Etc)	
		Telephone		
		Cable TV		
	B. Food	Food/Househol	ld Supplies	
	Food, Other (dining out)			
	C. Automobiles	Gas/Oil		

	Car Payments		
	Other (maintenance, etc.)		
D. Personal	Hair/Body Care		
	Toiletries		
	Cigarettes/Tobacco/etc.		
E. Clothing	Family		
	Laundry/Dry Cleaning		
F. Annual	Auto Insurance (divided by	12)	
	License Plates (divided by 1	2)	
	Other (divided by 12)		
G. Other	Books/Newspapers/Magazi	nes	
	Donations		
	Life/Health Insurance		
	Clubs/Recreational Activitie	es	
	Baby Sitters/Daycare		
	Child Support/Alimony		
	Pets		
	Other		
H. Total Monthly Expenses			
EXPENSES (Use Section 5)			
Monthly Living Expenses (4H)		Installı	ment Debt
Other Debt		Other 1	Debt
TOTAL MONTHLY EXPENSES =			
MONTHLY BALANCE SHEET			
Net Income (Section3)			
Subtract Monthly Expenses (Section 5)			
Balance (Plus or Minus)			

5.

6.

APPENDIX G

Notification of Departure From the Area

If you leave the area for any reason, it is important that you notify the Rear Detachment Commander of your plans. There may be an emergency and the unit may need to contact you. This may be true no matter how short the trip you are taking.

If you cannot contact the unit, please fill out the form below and mail it to the unit or leave it with a neighbor to deliver it to the unit.

TO: Rear Detachment Commander 2-320TH FA Bldg 6925 Fort Campbell, KY 42223

The letter should read as follows:

Name:	
C/O:	
Address:	
Phone:	
I expect to return on or about the following date:	

This is to inform you that I have left the community. I can be reached at the following location:

APPENDIX H

About the LES (Leave and Earnings Statement)

The following codes and abbreviations are used on the LES:

ADMINISTRATIVE INFORMATION

Name (LAST, FIRST MI) - Service Member's (SM) Name.

Soc. Sec. No. - SM Social Security Number.

Grade - Numeric Pay Grade (i.e. COL = O6, First Sergeant = E8, Specialist = E4).

Pay Date - Basic pay computation date which reflects all credible service for pay purposes (PBED).

Yrs Svc - Number of years of service for SM is receiving pay.

ETS - Expiration Term of Service (date at which the SM is due to complete his/her current enlistment or service obligation).

Branch - SM Branch of the Military.

ADSN/DDSN - Number which identifies the servicing finance office or disbursing activity.

Period Covered - The inclusive dates of the current pay period.

PAY

Entitlements - The money the member has earned by type and amount (includes all pay and allowances for quarters/housing, separate rations, etc.).

Even \$ (Entitlements) - The unpaid amount brought forward from the *previous* pay paeriod. When a military finance check is sent to an address, it is always paid in whole dollar amounts (no cents). The remaining amount will be brought forward to the next month. This does not apply to direct deposit payments.

Deductions - Deductions are any non-pay disbursements charged against the pay and allowances. It is indicated by type and amount.

Even \$ (Deductions) - The unpaid money for the *current* month. This amount will be brought forward to next month's pay.

Mid-Month Pay - The amount of pay the SM received for the mid-month pay period of the current month.

Allotments - Charges against pay and allowances that have been designated and authorized by the SM.

Amt Fwd - The dollar amount brought forward from the previous pay period.

Tot Ent - The total amount of all entitlements.

Tot Ded - The total of all deductions.

Tot Almt - The total of all allotments.

Net Amount - The amount of Tot Ent minus Tot Ded and Tot Almt - take home pay.

Cr Fwd - The amount that will be carried forward to the next pay period.

EOM Pay - The amount due the SM for the end of month pay period.

LEAVE

BF Bal - Number of leave days the SM has at the start of the fiscal year (1 Oct) or his/her current enlistment.

Ernd - Number of days leave the SM has earned during the current pay period.

Used - The number of days leave the SM has used during the fiscal year.

CR Bal - The number of days leave the SM currently has available.

ETS Bal - Total number of days leave the SM has available until his/her ETS date.

Lost - Number of days leave the SM has lost in the current fiscal year due to being over the limit.

Paid - Total number of days leave for which the SM has cashed in.

Use / Lose - Number of days leave the SM will lose if he/she does not use prior to end of the fiscal year.

Fed Taxes

*Allowances are not taxable

M/S - Married/Single. Indicates tax filing status.

EX - Number of exemptions being claimed.

Add'l Tax - Additional Federal Tax withholdings.

Tax YTD - Federal taxes withheld this calendar year.

FICA TAXES

Wage Period - Current FICA wage period.

Soc Wage YTD - Total social security wages earned in the current year.

Soc Tax YTD - Total social security deductions for the current year.

Med Wages YTD - Medicare wages earned in the current year.

Med Taxes YTD - Medicare deductions for the current year.

STATE TAX

ST - State tax code.

Wage Period - State wages earned for current pay period.

Wage YTD - Total wages earned for the current year.

M/S - Married/Single. Indicates tax filing status.

EX - Number of exemptions claimed against state taxes.

Tax YTD - Total state taxes for the current year.

PAY DATA

BAQ Type - The finance code which refers to the SM BAQ type.

Primary Depn - Code used to identify the SM primary dependent for BAQ.

VHA Zip- Postal zip code used to compute VHA entitlement.

Rent Amt - Housing cost for VHA computatiom.

Share - Number of military SM sharing expenses.

Stat - Indicates whether SM is a renter (R) or owner (O).

JFTR - Joint Federal Travel Regulation code for calculation of overseas allowances.

Depns - Number of dependents authorized for overseas assignment.

2DJFTR - Same as JFTR. Indicates special entitlements allowances.

BAS Type - Type of separate rations received.

Charity YTD - Amount of contributions to charity.

TPC - Training pay category code for guard and reserve soldiers.

PACIDN - The eight-digit Army Personnel Administration Center Identification Number code.

Remarks - A line by line explanation of changes to the soldier's account which occur during the pay period.

NET PAY ADVICE STATEMENT

Member's Name and Address - Soldier's name and address

SSN - Soldier's social security number

ADSN/DSSN - Number used to identify financial institution where mid-month pay was deposited.

Pay Date - Scheduled mid-month pay date.

Account Number - Account number at the financial institution where soldier's pay is deposited, if applicable.

Net Pay Amount - The dollar amount of the mid-month pay, if applicable.

Your Net Pay Was Forwarded To: Name and address of the financial institution where soldier's pay was sent, if applicable.

APPENDIX I As of APR 02



Active Parenting Programs 1, 2, 3, 4 Parenting

- ?? for parents of children ages 1-4 years
- ?? free child care provided during classes
- ?? consists of three sessions and includes the following topics:
 - Ages and Stages
 - Building the Bond
 - Mon-Violent Discipline
 - Avoiding Accidents and Problems
 - Choices and Consequences

Call Maureen Scott at 956-3736 for more information or to sign up.

Active Parenting Today

- ?? for parents of children ages 4-12
- ?? free child care provided during classes
- ?? consists of three 2-hour sessions provided once per week for three weeks
- ?? topics include:
 - Understanding Behavior and Goals of Behavior
 - Responsibility and Problem Handling
 - Matural and Logical Consequences (Discipline)
 - Active Communication

Call 956-3735 for more information or to sign up.

Active Parenting of Teens

- ?? for parents of teenagers
- ?? no child care available
- ?? consists of four 2-hour sessions provided once per week for four weeks
- ?? topics include:
 - Understanding Behavior and Goals of Behavior
 - Responsibility and Discipline
 - Cooperation and Communication
 - Control vs. Influence

Call 798-2727 or 956-3738 for more information or to sign up.

Strengthening Stepfamilies

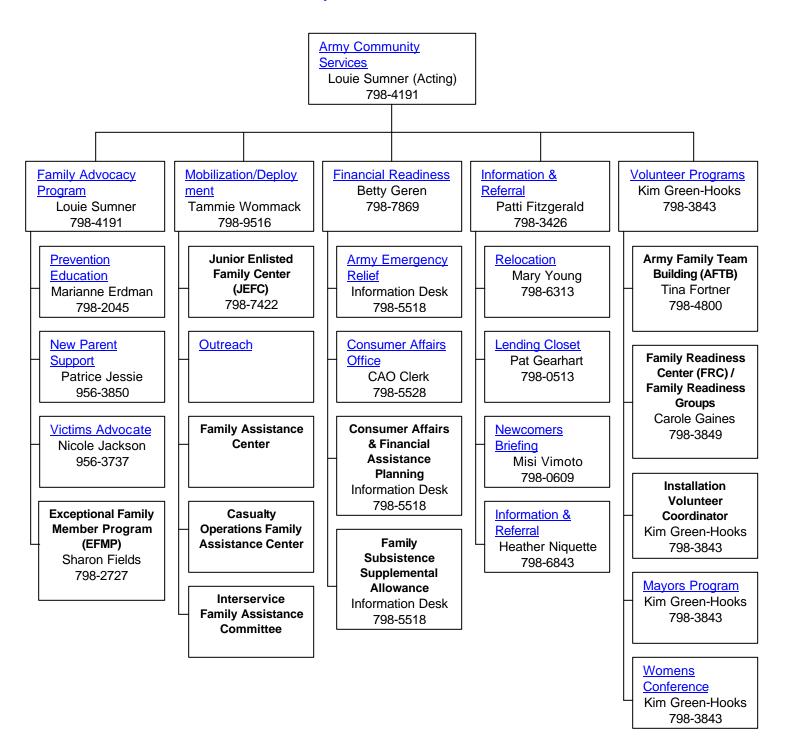
- ?? for remarried couples with children
- ?? no child care available
- ?? topics include:
 - Learning the Predictable Stages of a Stepfamily
 - Recognizing Unrealistic Expectations
 - Building the Couple Relationship
 - Disciplining the Children
 - The Non-Residential Parent

APPENDIX I As of APR 02

Call Maureen Scott at 956-3736 for more information or to sign up.

APPENDIX J As of APR 02

Community Activities Business Center



Service Function	Agencies That Provide Service	<u>Phone</u>
Adoption	Army Community Services Outcomes Management (BACH)	
AIDS Information	American Red Cross	
	Blanchfield Army Community Hospital (BACH)	
Alcohol/Drug Abuse Svcs	Alcohol and Drug Abuse Prevention and Control (ADAPCP)	709-9765
	Blanchfield Army Community Hospital (BACH)	
Ambulance	On Post	798-6111
	Off Post	911
Animal Care/Control	Veterinary Clinic	798-3614
	Kennels	798-2629/2487
	Military Police	798-7111/7112/7113
Attorney Referrals	Legal Assistance Office	798-4927
Baby-Sitting (see Child Care/De	evelopment)	
Bad Checks	Check Control Officer	798-7535/2818
Banking and Credit Union	On-Post Bank (Bank of America)	
	Customer Service	
	Express Service	
	Ft. Campbell Federal Credit Union	
	Eagle One (automated response svc – 24 hours)	431-3800
Birth Certificates	BEFORE September 1982	(502) 564-4212
(for births at Ft. Campbell)	AFTER September 1982	(615) 741-1763
Bomb Threats	717 th EOD (bomb squad - 24 hours)	
	Military Police	
	Emergencies	798-2677
Cable TV (see Television Servic	es)	
Career Counseling	Family Member Employment Assistance (FMEAP)	798-4289
	Education Center	
	Civilian Personnel Office	
	Austin Peay State University	
	Hopkinsville Community College	798-7418
Chaplain Services	Family Life Center	798-3316
•	Religious Education Services	
	Emergency Care Line	798-2273
Child Abuse/Neglect	Family Advocacy	798-4191/2045
	Social Work Services (BACH)	798-8601

Service Function

Agencies That Provide Service

Phone

Ft. Campbell Family Readiness

APPENDIX K

As of APR 02

APPENDIX K

Ft. Campbell Family Readiness COMMUNITY SERVICE QUICK-REFERENCE GUIDE

Service Function	Agencies That Provide Service	<u>Phone</u>
Child Care/Development	Child Development Centers (CDCs)	439-7993/7996/7925
	Short-Term Alternative Child Care (STACC)	
	Family Childcare (FCC) home providers	
	Child & Youth Services	
	Registration	
	YMCA:	
	Junior Enlisted Family Center	798-7422
	Co-Op Nursery	798-7455
	New Parent Support Program	798-5875
	Educational & Developmental Svcs (BACH)	798-8997
	Exceptional Family Member Program (EFMP)	
Childbirth: Prenatal and	Blanchfield Army Community Hospital (BACH)	798-8400
Postnatal Care	TRICARE	
Citizenship	Army Community Services	798-9322
College (see Education)		
Commissary	Commissary Store	798-4104/3663
Community Relations	Division Band	798-2659
y	Housing Area Mayoral Program	
	Public Affairs Office	
	Chaplain Services	
	Equal Employment Opportunity Office	
	Equal Opportunity Office	
	Army Community Services	
	Child & Youth Activities	
	Chambers of Commerce:	
	Clarksville	(931) 6472331
	Hopkinsville	. ,
	Oak Grove	, ,
Counseling	Community Mental Health for Family Mbrs (BACH)	798-8179
e e un i e u	Social Work Services (BACH)	
	Behavioral Sciences Dept (BACH)	
	Child and Adolescent Psychiatry / Psychology	
	Alcohol and Drug Abuse Prevention and	
	Control (ADAPCP)	798-8785
	Army Community Services	
	Chaplain's Family Life Center	
	American Red Cross	
Crash Alarm (aircraft)		798-2222
Crime Prevention/Reporting	Military Police	798-7111/7112/7113
	Emergencies	

Day Care/Nursery (see Child Care/Development)

Service Function	Agencies That Provide Service	<u>Phone</u>
Death in the Family	American Red Cross	
Dental Care	United Concordia	. 1-800-866-8499
Disaster Assistance	American Red Cross(after duty hours/weekends/holidays pager number)	
Divorce	Legal Assistance Office Army Community Services	
Dogs (see Animal Care/Control)		
Domestic Violence (see Child A	buse/Neglect and Spouse Abuse)	
Driver's Licenses	KY (Court House Annex)	, ,
Drug Abuse (see Alcohol/Drug A	Abuse Svcs)	
Eating Disorders	Diet/Nutrition Center (BACH)	. 798-8600
Education	Education Center	. 798-7164 . 439-7993/7996 . 648-5650, x114 . 648-5650, x111/x113 . 648-5650, x115 . 648-5650, x114
Emergencies (life-threatening injury/illness,	fire, home intruder)	. 911
Emergency Financial Assistance	Army Emergency Relief	. 798-2171 or
Emergency Notification	American Red Cross	
Emergency Room	Blanchfield Army Community Hospital (BACH)	. 798-8000
Employment Assistance	Army Community Services Family Mbr Employment Assistance Program (FMEAP) Federal Job Information/Employment Center Education Center Army Career and Alumni Program (ACAP) State Employment Offices: Kentucky Tennessee	. 798-4289 . 798-4412/3894 . 798-6978/5886 . 798-5000 . (270) 889-6509

Service Function

Phone

Ft. Campbell Family Readiness COMMUNITY SERVICE QUICK-REFERENCE GUIDE

Agencies That Provide Service

Source : anone.	- Indian Control	1.110110
English as a Second Language	(see Education)	
Equal Opportunity	Equal Employment Opportunity Office	
Equipment Rental	Outdoor Recreation Center (Gear-to-Go)	798-6806
Family Problems	Family Assistance Coordinator	798-3316/6621
Family Readiness Training	Army Family Team Building (AFTB) Operation READY Army Community Services	798-3849
Financial Assistance for Education	Education Center Civilian Personnel Office	
Financial Assistance with Health Care Costs	TRICARE Blanchfield Army Community Hospital (BACH)	
Financial/Budget Counseling and Planning Assistance	Consumer Affairs/Financial Assistance Program	.798-2171 or .1-877-272-7337 .798-5518
Fire Department	Emergency	. 798-7171 . (931) 645-4551
First Aid Training	American Red Cross	
Food Assistance	FoodSOURCE (KY) Women, Infants, & Children (WIC) Program: Ft. Campbell Christian County (KY) Health Department Montgomery County (TN) WIC Clinic Salvation Army (KY) Salvation Army (TN) Crisis Relief Center (KY) Urban Ministries (TN) Community Action Agency (TN) Southside Church of Christ (KY) First Assembly of God (TN)	. 1-800-264-0909 . 798-4935/9176 . (270) 887-4160 . (931) 551-8777 . (270) 885-9633 . (931) 552-2679 . (270) 886-9734 . (931) 648-9090 . (931) 648-5774 . (270) 885-8392

Service Function	Agencies That Provide Service	<u>Phone</u>
Food Locker/Food Stamps	Army Community Services Department of Community-Based Services (KY) Department of Human Services (TN)	. (270) 889-6512
Foster Homes	Army Community Services Department of Human Services (KY) Department of Human Services (TN)	. (270) 889-6512
Handicapped Services	Army Community Services	
High School Completion	Education Center	. 798-6978/5886
Hospital	Blanchfield Army Community Hospital (BACH) Emergency Room Ambulance (On Post) Ambulance (Off Post)	. 798-8000 . 798-6111
Housing Referral	Housing Referral Office	. 798-3808/6134/6138
Hunting and Fishing Licenses	Ft. Campbell (Hunting and Fishing Center) Kentucky Tennessee	. (270) 887-4105
Identification Cards	ID Card Section / DEERS In-Out Processing	. 798-2424/4838
Illness and Injury	Blanchfield Army Community Hospital (BACH) TRICARE Appointments	
Immunizations	Blanchfield Army Community Hospital (BACH)TRICARE	
Information/News	Public Affairs Office	. 798-9322
Juvenile Delinquency Control	Military Police Emergencies	
Juvenile Delinquency	Child &Youth Activities	. 798-6123 . 798-7111/7112/7113
Legal Assistance	Legal Assistance Office	. 798-4927
Lending Closet	Army Community Services	. 798-0513
Licenses (see Hunting and Fishi	ing Licenses, Driver's Licenses, Vehicle Registration, and W	eapons Registration)
Loans	Army Emergency Relief	. 798-5518

Service Function	Agencies That Provide Service	<u>Phone</u>
	American Red Cross	
	On-Post Bank (Bank of America)	
	Ft. Campbell Federal Credit Union	
Locked Out of Quarters	Housing (during duty hours)	
	Military Police (after duty hours)	798-7111/7112/7113
Locksmith	Glover's (Clarksville – 24 hours)	(931) 647-8708
Lodging (temporary)	Transit Quarters/BOQ (Roy Richardson House)	
	Turner Guest House	798-2531
Main Post Gate	Main Gate	798-7463/5037
Medical Care	Blanchfield Army Community Hospital (BACH)	
	TRICARE Appointments	1-800-941-4501
Military Police	Military Police	798-7111/7112/7113
	Emergencies	798-2677
	Sheriff/Police Department (civilian):	044
	Emergencies Montgomery County (TN)	
	Tennessee State Police	
	Christian County (KY)	. ,
	Kentucky State Police	
Name Change	Legal Assistance Office	798-4927
New Parent Support Program	Family Advocacy	798-5875
Notary Public	Legal Assistance Office	798-4927
Nutrition	Diet Therapy (BACH)	798-8600
Obscene/Harassing Calls	BellSouth	557-6222
	Military Police	798-7111/7112/7113
Orientation (newcomer)	Army Community Services	798-9322
, , , ,	Family Readiness Center	798-3849
Passports	Passport Office	798-4965
,	Pictures	798-2622
Paternity Issues	Legal Assistance Office	798-4927
Pharmacy	Blanchfield Army Community Hospital (BACH)	798-8075/8076
v	Automated Call-In Service for Refills	
Physical Evaminations	Blanchfield Army Community Hospital (BACH)	709-9400
Physical Examinations	Blanchfield Army Community Hospital (BACH) TRICARE Appointments	
	4-4	

APPENDIX K

Ft. Campbell Family Readiness COMMUNITY SERVICE QUICK-REFERENCE GUIDE

As of APR 02

Service Function	Agencies That Provide Service	<u>Phone</u>
	School Physicals Well-Baby Care (BACH Pediatrics)	
Poison Control	Poison Control Kentucky Regional Poison Center Middle Tennessee Poison Control	. 1-800-722-5725
Police (see Military Police)		
Post Exchange (PX)	Post ExchangePXtra	
Post Office	On Post	. 439-4114
Power-of-Attorney	Legal Assistance Office	. 798-4927
Preventive Medicine	Blanchfield Army Community Hospital (BACH) TRICARE Appointments	
Public Health	Blanchfield Army Community Hospital (BACH)	. 798-8400
Rape Victim Assistance	Hotline (24 hours)	. 798-8179 . 798-8400 . 798-7111/7112/7113
Recreational Activities	Aquatics Child & Youth Services Destiny Parks and Pavilions Golf Course/Pro Shop Hooper Bowling Lanes Hunting and Fishing. Movies (Wilson Theatre) Paintball Pool (Gardner Indoor) Riding Stables. Skeet Range. Sport Parachute Activity. 24/7 Teen Center Dale Wayrynen Recreation Center	. 798-3643/6355 . 798-3126 . 798-4906 . 798-5887 . 798-2175 . 798-6857 . 798-6310 . 798-2629 . 798-9958 . 798-2737/1385 . 956-1030
Recycling	On Post	. 798-4527
Referral Services	Army Community Services	
Registration (see Vehicle Regis	tration and Weapons Registration)	
Religious Instruction	Chapels:	

Service Function	Agencies That Provide Service	<u>Phone</u>
and Services	Community Chapel Fellowship Chapel Grace Chapel Hope Chapel Hospital Chapel Memorial Chapel Peace Chapel Soldiers Chapel Islamic Lay Leader Jewish Worship Leader Latter Day Saints Activities Spanish Pentecostal	798-3327 798-2315 798-7551/2107 798-8464 798-2066 798-4597 798-3181 798-8430 798-2001 798-6283
Relocation Information	Army Community Services	798-6313/0609
Retirement Services	Retirement Services Branch Civilian Personnel Office	
Self-Help	Self-Help Office	798-2595
Schools (K-12)	InformationBoard of Education:	439-1927
	Ft. Campbell	439-3790
	Clarksville, TN	648-5600
	Hopkinsville, KY	
	School Liaison Officer	798-9874
	Bus Transportation	431-6213
	Barkley Elementary	
	Jackson Elementary	
	Lincoln Elementary	
	Marshall Elementary	
	Mahaffey Middle School	
	Wassom Middle School	
	High School	
Separations (Marital)	Legal Assistance Office	798-4927
Shelters	Kentucky Tennessee	. 7
Social Security Cards	Kentucky Tennessee	, ,
Spouse Abuse	Family Advocacy	798-8601
Stray Animals	Animal Shelter	798-5519
Suicide Attempt	Emergency	911
Suicide Counseling	Blanchfield Army Community Hospital (BACH)	798-8400

Service Function	Agencies That Provide Service	<u>Phone</u>
	American Red Cross	
	Chaplain Emergency Care Line	
Survivor Benefits	Legal Assistance Office	. 798-4927
Tax Information	Tax Assistance Office	
	Legal Assistance Office	. 798-4927
Telephone Services	BellSouth	. ,
	Symphony Communications	
	Symphony CommunicationsLong-Distance Services:	, ,
	AT&T	
	MCI	
	Sprint	. 1-800-877-8000
Television Services	Cable TV:	
	Ft. Campbell (Intermedia)	. 431-3061
	Kentucky (Charter Communications)	
	Tennessee (Charter Communications)	. (931) 552-2288
	Direct TV	
	Prime Home Entertainment	
Towing	On Post Wrecker Service	. 439-7868
Transportation	PCS-related Outbound Appointments	. 798-7151
·	PCS-related Inbound Household Goods	
	Car Shipping	. 1-800-275-3706
	Bus Station (Greyhound)	
	Taxi (Candi Cab Company)	
TRICARE	TRICARE Office	. 1-800-941-4501
	Appointments	
	Dental (United Concordia)	
Utilities	Electric:	
	On Post (Housing Office)	. 798-2140
	Kentucky:	
	Hopkinsville Electric Systems	. (270) 887-4200
	(after hours)	. (270) 887-4216
	Pennyrile Rural Electric	. (270) 886-2555
	Tennessee:	
	City of Clarksville	. ,
	Montgomery County (outside city)	. (931) 645-2481
	Water, Gas, and Sewage:	
	On Post (Housing Office)	. 798-2140
	Kentucky:	
	Hopkinsville Water Environment Authority	. (270) 887-4246
	Oak Grove Water Department	
	Suburban Propane Company	. "
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law Sanitary Disposal
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l Services(931) 552-8015 g Industries(931) 552-7276
gement(931) 552-2797
700 50 47/50 40
(931) 648-5711
1-800-827-1000
798-3614
Services798-3658 eer Services798-3843
798-5047/5049
798-6743
Office798-4927
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